

# Office of Attorney General Terry Goddard



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DEPARTMENT OF LAW  
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## Top 10 Consumer Complaints Filed with the Attorney General's Office

January 1, 2004 to May 31, 2004

(Phoenix, Ariz. – June 10, 2004) Used car sales once again topped the list of consumer complaints filed with the Attorney General's Office, and for the first time predatory lending makes an appearance in the top 10, announced Attorney General Terry Goddard.

1. Motor Vehicle (Used Vehicle Sales)
2. General Services
3. Business Opportunities (General)
4. Collection Services
5. Motor Vehicle (Repairs)
6. Phone Service (Long Distance)
7. Phone Service (Cellular)
8. Motor Vehicle (New Vehicle Sales)
9. Credit (Credit Card/Billing Disputes)
10. Mortgage Companies (Predatory Lending)

"This list represents complaints made to this office by Arizona consumers who are concerned that they are victims of consumer fraud," Goddard said. "The fact that predatory lending has appeared on this list reinforces my belief that we need legislation to end these types of lending practices."

The Attorney General's Office reviews each complaint and provides an opportunity for the business or individual to voluntarily resolve the complaint. If the complaint is not resolved, it is reviewed for further action by the office. Consumers are encouraged to file their complaints with the Attorney General's Office along with any documentation which supports the complaint (e.g., a copy of a contract, phone record, names of individuals involved, etc.) The complaint process takes anywhere from two to eight weeks, but could take longer depending on the information provided in each complaint and the time it takes a company to respond. Many times the issues are resolved with the first contact.

While a consumer may feel he or she has been "ripped off," this does not necessarily mean that the business has engaged in unlawful activity which is within the Attorney General's jurisdiction. The Attorney General's Office necessarily has to restrict legal actions to those cases which involve the greatest harm to the public and which will have the greatest deterrent effect on fraud in the marketplace. Every complaint filed helps to determine whether the practice complained of represents a pattern or practice of fraudulent conduct.

Please contact the Attorney General's Office – Consumer Information & Complaints with questions or concerns:

**Phoenix Office of the Attorney General**  
Consumer Information and Complaints  
1275 W. Washington  
Phoenix, Arizona 85007-2926  
Telephone: **(602)542-5763**  
outside of the Phoenix Metro Area **1-800-352-8431**

**Tucson Office of the Attorney General**  
Consumer Information and Complaints  
400 W. Congress - South Building, Suite 315  
Tucson, Arizona 85701-1367  
Telephone: **(520)628-6504**  
or **1-800-352-8431**

Consumers may also file their complaints online: [www.agaz.gov](http://www.agaz.gov) and click on the "Consumer Complaint Form" button.

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